

Certificate Number: 03088-NJ-DE-034667663

Bankruptcy Case Number: 20-15607



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 15, 2020, at 6:14 o'clock AM CDT, Barbara Macker completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 15, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor